

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re: MCKAY, TINA C.

§ Case No. 13-12701

§

§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 29, 2013. The undersigned trustee was appointed on March 29, 2013.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 89,597.90

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>63,509.88</u>
Administrative expenses	<u>22,104.10</u>
Bank service fees	<u>840.24</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 3,143.68</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/22/2013 and the deadline for filing governmental claims was 09/25/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$6,982.50. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$3,295.10 as interim compensation and now requests the sum of \$0.00, for a total compensation of \$3,295.10.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$442.37, for total expenses of \$442.37.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/24/2015 By: /s/David A. Rosenberg, Trustee

Trustee, Bar No.: 10738

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 13-12701

Trustee: (480023) David A. Rosenberg, Trustee

Case Name: MCKAY, TINA C.

Filed (f) or Converted (c): 03/29/13 (f)

§341(a) Meeting Date: 05/03/13

Period Ending: 04/24/15

Claims Bar Date: 08/22/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1513 Lake Placid Terrace, Henderson, SURRENDER	74,807.00	0.00		89,597.90	FA
2 Checking Account with One Nevada Credit Union #6 No value to estate	85.00	85.00		0.00	FA
3 Savings Account with One Nevada Credit Union #68 No value to estate	85.00	85.00		0.00	FA
4 Household Goods and Furnishings No value to estate	5,000.00	0.00		0.00	FA
5 Clothing No value to estate	800.00	0.00		0.00	FA
6 Misc Jewelry No value to estate	400.00	0.00		0.00	FA
7 IRA No value to estate	8,947.00	0.00		0.00	FA
8 2013 Tax Refund No value to estate	0.00	0.00		0.00	FA
9 2004 Nissan Xterra - LBBV 89,000 miles No value to estate	5,703.00	0.00		0.00	FA
10 Wages paid bi-weekly No value to estate	1,383.00	346.00		0.00	FA
11 Duplicate asset (u) Duplicate asset	0.00	0.00		0.00	FA
<b>11 Assets Totals (Excluding unknown values)</b>	<b>\$97,210.00</b>	<b>\$516.00</b>		<b>\$89,597.90</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Approval of TFR by USTO

Ready for TFR.

12/2/14: Order Granting Disbursement Entered.

10/16/14: Motion to Disburse Net Proceeds filed. Hearing scheduled for 11/24/14.

04/16/14 - Report of sale filed

02/13/14: Motion to Sell Filed.

04/03/14: Order Granting Entered.

04/10/14: Escrow Closed, checks received.

11/20/13: Realtor hired.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 13-12701

Trustee: (480023) David A. Rosenberg, Trustee

Case Name: MCKAY, TINA C.

Filed (f) or Converted (c): 03/29/13 (f)

§341(a) Meeting Date: 05/03/13

Period Ending: 04/24/15

Claims Bar Date: 08/22/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Claims bar date 8/22/2013

03/29/13: Assigned to case.

Initial Projected Date Of Final Report (TFR): May 3, 2015

Current Projected Date Of Final Report (TFR): May 3, 2015

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 13-12701  
**Case Name:** MCKAY, TINA C.

**Trustee:** David A. Rosenberg, Trustee (480023)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*3166 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*3535  
**Period Ending:** 04/24/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/16/14	{1}	Stewart Title Company	Buyer's Premium	1110-002	7,350.00		7,350.00
04/18/14	101	David A. Rosenberg, Trustee	Claim allowed per Court Order entered 4/3/2014 [Doc 35]	2100-000		3,295.10	4,054.90
12/10/14		To Account #*****3167	Transfer funds	9999-000		2,000.00	2,054.90
12/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		84.60	1,970.30
01/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,960.30
02/27/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,950.30
03/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,940.30
04/24/15		To Account #*****3167	Transfer Funds	9999-000		1,940.30	0.00

<b>ACCOUNT TOTALS</b>	<b>7,350.00</b>	<b>7,350.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	3,940.30	
<b>Subtotal</b>	<b>7,350.00</b>	<b>3,409.70</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$7,350.00</b>	<b>\$3,409.70</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 13-12701  
**Case Name:** MCKAY, TINA C.

**Trustee:** David A. Rosenberg, Trustee (480023)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*3167 - Checking Account - Exempt  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*3535  
**Period Ending:** 04/24/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/16/14		Stewart Title Company	Proceeds from sale of real property		63,509.88		63,509.88
	{1}		Contract Sales Price 82,000.00	1110-000			63,509.88
	{1}		County taxes 133.28	1110-000			63,509.88
	{1}		HOA dues 114.62	1110-000			63,509.88
		Platinum Real Estate Professionals	Commission -3,280.00	3510-000			63,509.88
		Realty ONE Group, Inc.	Commission -1,640.00	3510-000			63,509.88
		Platinum Real Estate Professionals	Transaction fee -599.00	2500-000			63,509.88
		Stewart Title Company	Closing fee -312.50	2500-000			63,509.88
		Stewart Title Company	Title Work Charge -50.00	2500-000			63,509.88
		Stewart Title Company	Document fee -200.00	2500-000			63,509.88
			Recording fee -46.00	2500-000			63,509.88
		NAS	HOA dues -4,587.52	2500-000			63,509.88
		NAS	HOA transfer fee -250.00	2500-000			63,509.88
		Bob Diamond	Reimbursement -423.00	3520-000			63,509.88
			Buyer's Premium -7,350.00	2500-000			63,509.88
04/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		44.16	63,465.72
05/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		98.53	63,367.19
06/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		93.74	63,273.45
07/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		106.53	63,166.92
08/29/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		93.46	63,073.46
09/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		102.98	62,970.48
10/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		99.61	62,870.87
11/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		86.63	62,784.24
12/10/14		From Account #*****3166	Transfer funds	9999-000	2,000.00		64,784.24
12/10/14	101	Nationstar Mortgage, LLC	Claim allowed per Court Order entered 12/2/2014 [Doc 42]	4110-000		63,509.88	1,274.36
12/22/14	102	International Sureties, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/22/2014 FOR CASE #13-12701, Bond # 016048576	2300-000		72.36	1,202.00
03/31/15		International Sureties Bond Refund	International Sureties Bond Refund	2300-000		-1.38	1,203.38
04/24/15		From Account #*****3166	Transfer Funds	9999-000	1,940.30		3,143.68

Subtotals : \$67,450.18 \$64,306.50

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 13-12701  
**Case Name:** MCKAY, TINA C.

**Trustee:** David A. Rosenberg, Trustee (480023)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*3167 - Checking Account - Exempt  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*3535  
**Period Ending:** 04/24/15

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

<b>ACCOUNT TOTALS</b>	<b>67,450.18</b>	<b>64,306.50</b>	<b>\$3,143.68</b>
Less: Bank Transfers	3,940.30	0.00	
<b>Subtotal</b>	<b>63,509.88</b>	<b>64,306.50</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$63,509.88</b>	<b>\$64,306.50</b>	

Net Receipts :	70,859.88
Plus Gross Adjustments :	18,738.02
Less Other Noncompensable Items :	7,350.00
<b>Net Estate :</b>	<b>\$82,247.90</b>

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****3166	7,350.00	3,409.70	0.00
Checking # *****3167	63,509.88	64,306.50	3,143.68
	<b>\$70,859.88</b>	<b>\$67,716.20</b>	<b>\$3,143.68</b>

# **EXHIBIT C** **ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** August 22, 2013

**Case Number:** 13-12701

Page: 1

**Date:** April 24, 2015

**Debtor Name:** MCKAY, TINA C.

**Time:** 03:17:51 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7	Claim allowed per Court Order entered 4/3/2014 [Doc 35]	\$3,295.10	\$3,295.10	0.00
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$442.37	\$0.00	442.37
BOND 200	International Sureties, LTD. Suite 420 701 Poydras Street New Orleans, LA 70139	Admin Ch. 7		\$72.36	\$72.36	0.00
1 100	DESERT LINN OWNERS ASSOC. DESERT LINN C/O EXCELLENCE COMMUNITY MAN 601 WHITNEY RANCH DR., STE. B-10 HENDERSON, NV 89014	Secured		\$386.50	\$0.00	386.50
NSM 100	Nationstar Mortgage, LLC Attn: Payment Center PO Box 650783 Dallas, TX 75265	Secured	Claim allowed per Court Order entered 12/2/2014 [Doc 42]	\$63,509.88	\$63,509.88	0.00
2 610	WELLS FARGO CARD SERVICES 1 HOME CAMPUS 3RD FLOOR DES MOINES, IA 50328	Unsecured		\$2,459.31	\$0.00	2,459.31
3 610	ORION C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVENUE SUITE 1120 MIAMI, FL 33131-1605	Unsecured		\$50.00	\$0.00	50.00
<b>&lt;&lt; Totals &gt;&gt;</b>				70,215.52	66,877.34	3,338.18



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 13-12701

Case Name: MCKAY, TINA C.

Trustee Name: David A. Rosenberg, Trustee

**Balance on hand:** \$ 3,143.68

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DESERT LINN OWNERS ASSOC.	386.50	386.50	0.00	386.50
NSM	Nationstar Mortgage, LLC	63,509.88	63,509.88	63,509.88	0.00

Total to be paid to secured creditors: \$ 386.50Remaining balance: \$ 2,757.18

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David A. Rosenberg, Trustee	3,295.10	3,295.10	0.00
Trustee, Expenses - David A. Rosenberg, Trustee	442.37	0.00	442.37
Other Expenses: International Sureties, LTD.	72.36	72.36	0.00

Total to be paid for chapter 7 administration expenses: \$ 442.37Remaining balance: \$ 2,314.81

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 2,314.81

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,314.81

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 2,509.31 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 92.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	WELLS FARGO CARD SERVICES	2,459.31	0.00	2,268.69
3	ORION	50.00	0.00	46.12

Total to be paid for timely general unsecured claims: \$ 2,314.81

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00